

In re:
Frank F. Torok, II
KML Law Group
Debtors

Case No. 24-13427-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

Page 1 of 2

Date Rcvd: Nov 26, 2024

Form ID: pdf900

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 28, 2024:

Recip ID	Recipient Name and Address
db	+ Frank F. Torok, II, 5201 Stansfield Drive, Zionsville, PA 18092-2088

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 26, 2024 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust brian+ecf@briannicholas.com, mccallaecf@ecf.courtdrive.com
DENISE ELIZABETH CARLON	on behalf of Creditor ALLY BANK bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Respondent KML Law Group bkgroup@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

District/off: 0313-4

User: admin

Page 2 of 2

Date Rcvd: Nov 26, 2024

Form ID: pdf900

Total Noticed: 1

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re Frank F. Torok, II	:	Chapter 13
	:	
	:	Case No. 24-13427-PMM
	:	
Debtor.	:	

ORDER

AND NOW, upon consideration of the Amended Motion for Relief from Automatic Stay Violation and FDCPA Violation (“the Motion”) (Doc. #20), the objections thereto (Doc. #'s 26, 27), and after hearing, and for the reasons stated in court;

It is hereby **ORDERED** that the motion is **DENIED**.

Date: November 26, 2024



**PATRICIA M. MAYER
U.S. BANKRUPTCY JUDGE**